

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: §  
§  
TRACI ALEXIS MILLER § Case No. 15-28416  
MAURICE WESTERN §  
§  
Debtors §

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**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY  
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

KAREN R. GOODMAN, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 2,000.00 (Without deducting any secured claims)	Assets Exempt: 99,000.00
Total Distributions to Claimants: 18,227.68	Claims Discharged Without Payment: 1,823.58
Total Expenses of Administration: 26,166.11	

3) Total gross receipts of \$ 44,393.79 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$ 44,393.79 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$ NA	\$ NA	\$ NA	\$ NA
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	NA	31,953.43	31,953.43	26,166.11
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	NA	NA	NA	NA
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	NA	20,051.26	20,051.26	18,227.68
<b>TOTAL DISBURSEMENTS</b>	\$ NA	\$ 52,004.69	\$ 52,004.69	\$ 44,393.79

4) This case was originally filed under chapter 7 on 08/19/2015 . The case was pending for 22 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 05/31/2017 By: /s/KAREN R. GOODMAN  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 – GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
ANNUITY COURT CASE	1149-000	44,393.79
<b>TOTAL GROSS RECEIPTS</b>		<b>\$ 44,393.79</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA		NA	NA
<b>TOTAL FUNDS PAID TO DEBTOR &amp; THIRD PARTIES</b>			<b>\$ NA</b>

**EXHIBIT 3 – SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA	NA
<b>TOTAL SECURED CLAIMS</b>			<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>

**EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
KAREN R. GOODMAN	2100-000	NA	0.00	0.00	0.00
Karen R. Goodman, Trustee	2100-000	NA	5,189.38	5,189.38	5,189.38
KAREN R. GOODMAN	2200-000	NA	67.00	67.00	0.00
Karen R. Goodman, Trustee	2200-000	NA	67.00	67.00	67.00
Associated Bank	2600-000	NA	307.84	307.84	307.84
Taft Stettinius & Hollister	3110-000	NA	2,970.00	2,970.00	2,970.00
TAFT STETTINIUS & HOLLISTER LLP	3110-000	NA	2,970.00	2,970.00	0.00
FactorLaw	3210-000	NA	14,783.13	14,783.13	14,783.13
FactorLaw	3220-000	NA	98.44	98.44	98.44
Alan D. Lasko & Associates	3310-000	NA	2,728.72	2,728.72	2,728.72
ALAN D. LASKO	3410-000	NA	2,728.72	2,728.72	0.00
ALAN D. LASKO	3420-000	NA	43.20	43.20	21.60
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		<b>\$ NA</b>	<b>\$ 31,953.43</b>	<b>\$ 31,953.43</b>	<b>\$ 26,166.11</b>

**EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$ NA	\$ NA	\$ NA	\$ NA

**EXHIBIT 6 – PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA	NA
TOTAL PRIORITY UNSECURED CLAIMS			\$ NA	\$ NA	\$ NA	\$ NA

**EXHIBIT 7 – GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	AUTO OWNERS INSURANCE COMPANY	7100-000	NA	8,164.61	8,164.61	7,422.07
11	JEFFERSON CAPITAL SYSTEMS LLC	7100-000	NA	172.17	172.17	156.52
4	NIPSCO	7100-000	NA	4,109.12	4,109.12	3,735.41
8	PORANIA LLC	7100-000	NA	300.00	300.00	272.72

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
10	PREMIER BANKCARD, LLC	7100-000	NA	431.38	431.38	392.15
9	PREMIER BANKCARD, LLC	7100-000	NA	424.99	424.99	386.34
3	PROPERTY LIQUIDATORS, INC.	7100-000	NA	3,731.84	3,731.84	3,392.44
5	SPRINT CORP.	7100-000	NA	1,223.45	1,223.45	1,112.18
6	SPRINT CORP.	7100-000	NA	1,054.34	1,054.34	958.45
7	SPRINT CORP.	7100-000	NA	439.36	439.36	399.40
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			<b>\$ NA</b>	<b>\$ 20,051.26</b>	<b>\$ 20,051.26</b>	<b>\$ 18,227.68</b>

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**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Exhibit 8

Case No:	15-28416	JPC	Judge:	Jacqueline P. Cox	Trustee Name:	KAREN R. GOODMAN
Case Name:	TRACI ALEXIS MILLER				Date Filed (f) or Converted (c):	08/19/2015 (f)
	MAURICE WESTERN				341(a) Meeting Date:	10/06/2015
For Period Ending:	05/31/2017				Claims Bar Date:	03/02/2016

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. ANNUITY COURT CASE (u)  Trustee is litigating rights to annuity with Debtor's family member and has objected to Debtor's exemption.	99,000.00	0.00		44,393.79	FA
2. WEARING APPAREL AND JEWELRY	2,000.00	2,000.00		0.00	FA

			Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$101,000.00	\$2,000.00	\$44,393.79      \$0.00
			(Total Dollar Amount in Column 6)

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Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Initial Projected Date of Final Report (TFR): 03/31/2017

Current Projected Date of Final Report (TFR): 03/31/2017

FORM 2  
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-28416  
Case Name: TRACI ALEXIS MILLER  
MAURICE WESTERN

Trustee Name: KAREN R. GOODMAN  
Bank Name: Associated Bank  
Account Number/CD#: XXXXXX3276  
Checking

Exhibit 9

Taxpayer ID No: XX-XXX3778  
For Period Ending: 05/31/2017

Blanket Bond (per case limit): \$54,824,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
05/09/16	1	Dorothy Brown, Clerk of the Circuit Court of Cook County Chancery - Division Trust Account Chicago, Illinois 60602	Order approving Settlement Agreement dated 4/26/16	1149-000	\$44,393.79		\$44,393.79
06/07/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$48.95	\$44,344.84
07/08/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$63.80	\$44,281.04
08/05/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$65.84	\$44,215.20
09/08/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$65.73	\$44,149.47
10/07/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$63.52	\$44,085.95
12/22/16	115	Premier Bankcard/Charter PO Box 2208 Vacaville, CA 95696	First and Final Distribution for Claim No. 10 per court Order dated December 22, 2016 Reversal Incorrect Payee	7100-000		(\$392.15)	\$44,478.10
12/22/16	101	Karen R. Goodman, Trustee Taft Stettinius & Hollister LLP	Compensation to Trustee per Court Order of December 22, 2016	2100-000		\$5,189.38	\$39,288.72
12/22/16	102	Karen R. Goodman, Trustee Taft Stettinius & Hollister LLP	Expenses for Trustee per Court Order of December 22, 2016	2200-000		\$67.00	\$39,221.72
12/22/16	103	Taft Stettinius & Hollister 111 East Wacker Drive, Suite 2800 Chicago, Illinois 60601	Compensation to Attorney for Trustee per Court Order of December 22, 2016	3110-000		\$2,970.00	\$36,251.72
12/22/16	104	Alan D. Lasko & Associates 205 West Randolph Street, suite 1150 Chicago, Illinois 60606	Fees to Accountant for Trustee per Court Order dated December 22, 2016	3310-000		\$2,728.72	\$33,523.00

Page Subtotals:

\$44,393.79

\$10,870.79



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## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-28416  
Case Name: TRACI ALEXIS MILLER  
MAURICE WESTERN

Trustee Name: KAREN R. GOODMAN  
Bank Name: Associated Bank  
Account Number/CD#: XXXXXX3276  
Checking

Exhibit 9

Taxpayer ID No: XX-XXX3778  
For Period Ending: 05/31/2017

Blanket Bond (per case limit): \$54,824,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
12/22/16	105	ALAN D. LASKO ALAN D. LASKO & ASSOCIATES 205 WEST RANDOLPH STREET, SUITE 1150 CHICAGO, IL 60606	Expenses to Accountant for Trustee per Court Order dated December 22, 2016	3420-000		\$21.60	\$33,501.40
12/22/16	106	AUTO OWNERS INSURANCE COMPANY LATITUDE SUBROGATION SERVICES 1760 S TELEGRAPH ROAD STE 104 BLOOMFIELD HILLS, MI 48302	First and Final Distribution for Claim No. 1 per court Order dated December 22, 2016	7100-000		\$7,422.07	\$26,079.33
12/22/16	107	PROPERTY LIQUIDATORS, INC. C/O GENETOS RETSON & YOON LLP 1000 E. 80TH PLACE SUITE 555 NORTH TOWER MERRILLVILLE, IN 46410	First and Final Distribution for Claim No. 3 per court Order dated December 22, 2016	7100-000		\$3,392.44	\$22,686.89
12/22/16	108	NIPSCO 801 E 86TH AVE MERRILLVILLE, TN 46410	First and Final Distribution for Claim No. 4 per court Order dated December 22, 2016	7100-000		\$3,735.41	\$18,951.48
12/22/16	109	SPRINT CORP. ATTN BANKRUPTCY DEPT PO BOX 7949 OVERLAND PARK KS 66207-0949	First and Final Distribution for Claim No. 5 per court Order dated December 22, 2016	7100-000		\$1,112.18	\$17,839.30
12/22/16	110	SPRINT CORP. ATTN BANKRUPTCY DEPT PO BOX 7949 OVERLAND PARK KS 66207-0949	First and Final Distribution for Claim No. 6 per court Order dated December 22, 2016	7100-000		\$958.45	\$16,880.85
12/22/16	111	SPRINT CORP. ATTN BANKRUPTCY DEPT PO BOX 7949 OVERLAND PARK KS 66207-0949	First and Final Distribution for Claim No. 7 per court Order dated December 22, 2016	7100-000		\$399.40	\$16,481.45
12/22/16	112	WILLIAM J FACTOR THE LAW OFFICE OF WILLIAM J. FACTOR 1363 SHERMER ROAD SUITE 224 NORTHBROOK, IL 60062	Fees and Expenses to Litigation Attorney per Court Order dated June 16, 2016			\$14,881.57	\$1,599.88
		FactorLaw,	(\$14,783.13)	3210-000			
		FactorLaw,	(\$98.44)	3220-000			

Page Subtotals:

\$0.00

\$31,923.12

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FORM 2  
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-28416  
Case Name: TRACI ALEXIS MILLER  
MAURICE WESTERN

Trustee Name: KAREN R. GOODMAN  
Bank Name: Associated Bank  
Account Number/CD#: XXXXXX3276  
Checking

Exhibit 9

Taxpayer ID No: XX-XXX3778  
For Period Ending: 05/31/2017

Blanket Bond (per case limit): \$54,824,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
12/22/16	113	PORANIA LLC C/O BILTMORE ASSET MANAGEMENT 24500 CENTER RIDGE RD STE 472 WESTLAKE, OH 44145	First and Final Distribution for Claim No. 8 per court Order dated December 22, 2016	7100-000		\$272.72	\$1,327.16
12/22/16	114	PREMIER BANKCARD, LLC C O JEFFERSON CAPITAL SYSTEMS LLC PO BOX 7999 SAINT CLOUD MN 56302-9617 ORIG BY: PREMIER BANKCARD MC	First and Final Distribution for Claim No. 9 per court Order dated December 22, 2016	7100-000		\$386.34	\$940.82
12/22/16	115	Premier Bankcard/Charter PO Box 2208 Vacaville, CA 95696	First and Final Distribution for Claim No. 10 per court Order dated December 22, 2016	7100-000		\$392.15	\$548.67
12/22/16	116	JEFFERSON CAPITAL SYSTEMS LLC PURCHASED FROM FINGERHUT PO BOX 7999 SAINT CLOUD MN 56302-9617 ORIG BY: FINGERHUT FRESHSTART	First and Final Distribution for Claim No. 11 per court Order dated December 22, 2016	7100-000		\$156.52	\$392.15
12/22/16	117	PREMIER BANKCARD, LLC C O JEFFERSON CAPITAL SYSTEMS LLC PO BOX 7999 SAINT CLOUD MN 56302-9617 ORIG BY: PREMIER BANKCARD MC	First and Final Distribution for Claim No. 110 per Court Order dated December 22, 2016	7100-000		\$392.15	\$0.00

COLUMN TOTALS	\$44,393.79	\$44,393.79
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$44,393.79	\$44,393.79
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$44,393.79	\$44,393.79

## Exhibit 9

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX3276 - Checking	\$44,393.79	\$44,393.79	\$0.00
	\$44,393.79	\$44,393.79	\$0.00
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$44,393.79		
Total Gross Receipts:	\$44,393.79		

Page Subtotals:

\$0.00

\$0.00